

CHAPTER 9 — MOTOR VEHICLE INSURANCE (FINANCIAL RESPONSIBILITY) AND ACCIDENTS

WHAT IS FINANCIAL RESPONSIBILITY?

The state of Missouri requires all motor vehicle owners to have liability insurance. Liability insurance covers the policyholder's legal liability resulting from injuries to other persons or damage to their property. Motor vehicle owners are required to show one of the following documents when registering a motor vehicle or renewing their vehicle plates:

- A copy or your original, current insurance identification card given to you by your insurance company;
- A copy of your motor vehicle liability insurance policy or insurance binder (a temporary policy);
- A paid insurance receipt showing the policy information;
- A Self-Insured Identification Card issued by the department; or
- An Identification Card (ID card) issued by the department when a surety bond, a real estate bond, or securities are filed with the department.

YOU MUST SIGN A FORM THAT STATES YOU HAVE AND WILL KEEP INSURANCE

When you register a vehicle with the department, you must sign a form stating you have and will keep insurance on your vehicle.

YOU MUST KEEP PROOF OF INSURANCE IN YOUR VEHICLE

You must keep some proof of insurance in your vehicle. If a police officer asks for proof and you cannot show it, the officer will issue you a ticket.

THE DEPARTMENT OF REVENUE MAY REQUIRE YOU TO PROVE YOU HAVE INSURANCE

The department will notify you to show proof of insurance if you are in an accident and did not provide proof of insurance at that time. At any time, the department may also ask you to prove you have insurance.

TYPES OF INSURANCE

You must have one of the following:

- Liability Insurance;
- Certificate of Self-Insurance;
- A Surety Bond or Real Estate Bond; or
- Cash or Negotiable Securities

SUSPENSION FOR FAILURE TO KEEP INSURANCE

When the department learns you do not have insurance, you will receive a notice of suspension. If your Driver License and vehicle plates are taken

away (suspended) for not having insurance, the following will apply:

1st suspension	<ul style="list-style-type: none">– Suspension of your Driver License and/or vehicle plates (can be reinstated immediately)– Pay a \$20 fee– File proof of insurance for 3 years
2nd suspension	<ul style="list-style-type: none">– 90-day suspension of your Driver License and/or vehicle plates– Pay a \$200 fee– File proof of insurance for 3 years
3rd suspension	<ul style="list-style-type: none">– 1-year suspension of your Driver License and/or vehicle plates– Pay a \$400 fee– File proof of insurance for 3 years

After the suspension period has ended, you may be reinstated if you:

- Pay the fees and
- File proof of insurance. The most common method is an SR-22 insurance filing. Contact your local insurance company or agent to file the SR-22 form. If you do not keep proof of insurance for 3 years, your Driver License and/or plates will be suspended again.

SUSPENSION FOR FAILURE TO PAY FOR THE DAMAGES CAUSED IN A MOTOR VEHICLE ACCIDENT

If you are at fault for an accident, and do not pay for the damages, your Driver License and/or vehicle plates will be suspended for one year. You may be reinstated within the one-year period if you:

- Pay a \$20 fee and
- Send proof to the Driver License Bureau that you have settled the damages.

WHAT TO DO WHEN YOU ARE IN AN ACCIDENT

An accident is when you injure yourself or someone else, or cause damage to property, while driving your vehicle. Even if you have an accident with a parked vehicle, do not leave. Leaving the scene of an accident is a crime.

- **YOU MUST STOP** if you are in an accident. Move your vehicle off the road if possible, especially if it may cause other drivers to have an accident.
- Help anyone who is hurt. Try to make the injured person comfortable but do not move him or her. Make sure someone calls an ambulance.
- Call the police.
- Use flares, reflectors, or flashlights if the accident happens at night or in bad weather to warn other traffic.

- Exchange the following information with everyone involved:
 - Your name
 - Your address
 - Driver License number and motor vehicle number (vehicle identification number and plate number)
 - Name of your insurance company and policy number
- A law enforcement officer will tell you when you may leave the accident scene.
- Contact your insurance company as soon as possible, regardless of fault.

FILING AN ACCIDENT REPORT

Even if the accident happened in a parking lot, or a settlement is made, you must report all accidents to the Driver License Bureau if:

1. The accident happened in Missouri;
2. One year has not passed since the accident happened;
3. Someone involved in the accident did not have liability insurance coverage; AND
4. There is damage to any one or more person's property in excess of \$500, or there was personal injury or death.

NOTE: If the accident did not cause more than \$500 in property damage or personal injury or death, you may still file an accident report if there was an uninsured motorist involved. The department will only be able to take action against the uninsured motorist for not maintaining insurance.

You may get an accident report form from:

- The department's web site – www.dor.mo.gov/mvdl/
- Your insurance company
- Any license office

After you fill out the accident report form, send it to:

Missouri Driver License Bureau
 301 West High Street — Room 470
 Post Office Box 200
 Jefferson City, Missouri 65105-0200
 Fax: (573) 526-7365

State law requires the accident report to be sent to the Driver License Bureau within 30 days of the accident.